

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D		
	Home Purchase Loans				Refinancings	Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional										
	A	B	C	D									
	Number	\$000's	Number	\$000's				Number				\$000's	Number
IL/MCLEAN COUNTY/0001.05 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	185							
IL/MCLEAN COUNTY/0004.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	102						1	102		
IL/MCLEAN COUNTY/0005.04 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			2	246			1	20					
IL/MCLEAN COUNTY/0011.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			2	149						2	149		
IL/MCLEAN COUNTY/0011.03 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	66	1	25				2	91		
IL/MCLEAN COUNTY/0013.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	70	1	187				2	257		

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings										Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D		
	Home Purchase Loans				Refinancings	Home Improvement Loans									
	FHA, FSA/RHS & VA		Conventional												
	A		B												
	Number	\$000's	Number	\$000's				Number	\$000's	Number				\$000's	Number
IL/MCLEAN COUNTY/0013.03 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	60								1	60		
IL/MCLEAN COUNTY/0014.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			2	158								2	158		
IL/MCLEAN COUNTY/0014.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	179											
IL/MCLEAN COUNTY/0018.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			2	322								1	107		
IL/MCLEAN COUNTY/0019.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	90											
IL/MCLEAN COUNTY/0019.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			2	170								1	90		

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings										Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D				
	Home Purchase Loans				Refinancings	Home Improvement Loans											
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D		E					F		G	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's	Number	\$000's
IL/MCLEAN COUNTY/0020.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	70								1	70				
IL/MCLEAN COUNTY/0020.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	82								1	82				
			1	170													
IL/MCLEAN COUNTY/0021.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					1	155											
IL/MCLEAN COUNTY/0051.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			4	565													
IL/MCLEAN COUNTY/0052.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	90													
IL/MCLEAN COUNTY/0053.01 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	81													
			1	55													

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER)	Loans on 1-to-4 Family and Manufactured Home Dwellings								Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D		
	Home Purchase Loans				Refinancings	Home Improvement Loans							
	FHA, FSA/RHS & VA		Conventional										
	A		B		C		D						
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's				Number	\$000's
IL/MCLEAN COUNTY/0053.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS					2	159				1	74		
IL/MCLEAN COUNTY/0054.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			3	471			2	56					
IL/MCLEAN COUNTY/0056.02 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	36									
			1	22									
IL/MCLEAN COUNTY/0057.00 LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			1	51									
MSA/MD(TOTAL) LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS			28	2968	5	526	3	76		15	1240		
			4	337			1	185					
INVALID GEOGRAPHIC IDENTIFIERS 2/ LOANS ORIGINATED APPROVED, NOT ACCEPTED APP DENIED APP WITHDRAWN FILES CLOSED FOR INCOMPLETENESS													

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

DISPOSITION OF APPLICATIONS	Loans on 1-to-4 Family and Manufactured Home Dwellings														Loans on Dwellings For 5 or More Families	Nonoccupant Loans From Columns A, B, C and D	Loans On Manufactured Home Dwelling From Columns A, B, C & D
	Home Purchase Loans				Refinancings		Home Improvement Loans										
	FHA, FSA/RHS & VA		Conventional														
	A		B		C		D										
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's									
LOANS ORIGINATED			1	36									1	36			
APPROVED, NOT ACCEPTED																	
APP DENIED																	
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	
INVALID MSA/MD NUMBERS 2/																	
LOANS ORIGINATED																	
APPROVED, NOT ACCEPTED																	
APP DENIED																	
APP WITHDRAWN																	
FILES CLOSED FOR INCOMPLETENESS																	

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	32	3305	28	2968			4	337				
MALE	14	1142	14	1142								
FEMALE	4	431	3	341			1	90				
JOINT (MALE/FEMALE)	14	1732	11	1485			3	247				
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	2	192					2	192				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	192					2	192				
NOT HISPANIC OR LATINO (TOTAL)	30	3113	28	2968			2	145				
MALE	14	1142	14	1142								
FEMALE	4	431	3	341			1	90				
JOINT (MALE/FEMALE)	12	1540	11	1485			1	55				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	30	3113	28	2968			2	145				
MALE	14	1142	14	1142								
FEMALE	4	431	3	341			1	90				
JOINT (MALE/FEMALE)	12	1540	11	1485			1	55				
OTHERS, INCLUDING HISPANIC (TOTAL)	2	192					2	192				
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	192					2	192				
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	2	103	1	81			1	22				
50-79% OF MSA/MD MEDIAN	7	451	5	306			2	145				
80-99% OF MSA/MD MEDIAN	1	66	1	66								
100-119% OF MSA/MD MEDIAN	3	492	2	322			1	170				
120% OR MORE OF MSA/MD MEDIAN	19	2193	19	2193								
INCOME NOT AVAILABLE 6/												
TOTAL 14/	32	3305	28	2968			4	337				

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	6	711	5	526					1	185		
MALE	2	212	2	212								
FEMALE												
JOINT (MALE/FEMALE)	4	499	3	314					1	185		
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	187	1	187								
MALE	1	187	1	187								
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	5	524	4	339					1	185		
MALE	1	25	1	25								
FEMALE												
JOINT (MALE/FEMALE)	4	499	3	314					1	185		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	5	524	4	339					1	185		
MALE	1	25	1	25								
FEMALE												
JOINT (MALE/FEMALE)	4	499	3	314					1	185		
OTHERS, INCLUDING HISPANIC (TOTAL)	1	187	1	187								
MALE	1	187	1	187								
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	6	711	5	526					1	185		
INCOME NOT AVAILABLE 6/												
TOTAL 14/	6	711	5	526					1	185		

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	2	56	2	56								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	56	2	56								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)	1	20	1	20								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	20	1	20								
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	3	76	3	76								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	3	76	3	76								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	2	56	2	56								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	2	56	2	56								
OTHERS, INCLUDING HISPANIC (TOTAL)	1	20	1	20								
MALE												
FEMALE												
JOINT (MALE/FEMALE)	1	20	1	20								
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN	1	20	1	20								
80-99% OF MSA/MD MEDIAN												
100-119% OF MSA/MD MEDIAN												
120% OR MORE OF MSA/MD MEDIAN	2	56	2	56								
INCOME NOT AVAILABLE 6/												
TOTAL 14/	3	76	3	76								

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Race and Gender 5/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ASIAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
BLACK OR AFRICAN AMERICAN (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
WHITE (TOTAL)	15	1240	15	1240								
MALE	11	928	11	928								
FEMALE												
JOINT (MALE/FEMALE)	4	312	4	312								
2 OR MORE MINORITY RACES (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
JOINT (WHITE/MINORITY RACE) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
RACE NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	1	187	1	187								
MALE	1	187	1	187								
FEMALE												
JOINT (MALE/FEMALE)												
NOT HISPANIC OR LATINO (TOTAL)	14	1053	14	1053								
MALE	10	741	10	741								
FEMALE												
JOINT (MALE/FEMALE)	4	312	4	312								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL)												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
ETHNICITY NOT AVAILABLE (TOTAL) 6/												
MALE												
FEMALE												
JOINT (MALE/FEMALE)												
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	14	1053	14	1053								
MALE	10	741	10	741								
FEMALE												
JOINT (MALE/FEMALE)	4	312	4	312								
OTHERS, INCLUDING HISPANIC (TOTAL)	1	187	1	187								
MALE	1	187	1	187								
FEMALE												
JOINT (MALE/FEMALE)												
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN												
50-79% OF MSA/MD MEDIAN												
80-99% OF MSA/MD MEDIAN	1	66	1	66								
100-119% OF MSA/MD MEDIAN	1	107	1	107								
120% OR MORE OF MSA/MD MEDIAN	13	1067	13	1067								
INCOME NOT AVAILABLE 6/												
TOTAL 14/	15	1240	15	1240								

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	2	103	1	81			1	22				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	22					1	22				
NOT HISPANIC OR LATINO	1	81	1	81								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	81	1	81								
OTHERS, INCLUDING HISPANIC	1	22					1	22				
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	7	451	5	306			2	145				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	7	451	5	306			2	145				
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	7	451	5	306			2	145				
OTHERS, INCLUDING HISPANIC												

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	66	1	66								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	66	1	66								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	66	1	66								
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	3	492	2	322			1	170				
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	170					1	170				
NOT HISPANIC OR LATINO	2	322	2	322								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	322	2	322								
OTHERS, INCLUDING HISPANIC	1	170					1	170				

DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	19	2193	19	2193								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	19	2193	19	2193								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	19	2193	19	2193								
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	32	3305	28	2968			4	337				

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	6	711	5	526					1	185		
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	187	1	187								
NOT HISPANIC OR LATINO	5	524	4	339					1	185		
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5	524	4	339					1	185		
OTHERS, INCLUDING HISPANIC	1	187	1	187								
TOTAL 14/	6	711	5	526					1	185		

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	20	1	20								
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	20	1	20								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC	1	20	1	20								

DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	2	56	2	56								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	2	56	2	56								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	2	56	2	56								
OTHERS, INCLUDING HISPANIC												
TOTAL 14/	3	76	3	76								

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												
50-79% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE												
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO												
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC												
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	66	1	66								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	66	1	66								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	66	1	66								
OTHERS, INCLUDING HISPANIC												
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	1	107	1	107								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO												
NOT HISPANIC OR LATINO	1	107	1	107								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	1	107	1	107								
OTHERS, INCLUDING HISPANIC												

DISCLOSURE TABLE 5-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Income, Race and Ethnicity Continued	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE												
ASIAN												
BLACK OR AFRICAN AMERICAN												
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	13	1067	13	1067								
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)												
RACE NOT AVAILABLE 6/												
ETHNICITY 7/												
HISPANIC OR LATINO	1	187	1	187								
NOT HISPANIC OR LATINO	12	880	12	880								
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)												
ETHNICITY NOT AVAILABLE 6/												
MINORITY STATUS 8/												
WHITE NON-HISPANIC	12	880	12	880								
OTHERS, INCLUDING HISPANIC	1	187	1	187								
TOTAL 14/	15	1240	15	1240								

DISCLOSURE TABLE 7-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	19	2226	15	1889			4	337				
10-19% MINORITY	10	855	10	855								
20-49% MINORITY	3	224	3	224								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	6	478	6	478								
MIDDLE INCOME	21	2083	17	1746			4	337				
UPPER INCOME	5	744	5	744								
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	4	320	4	320								
20-49% MINORITY	2	158	2	158								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	14	1482	10	1145			4	337				
10-19% MINORITY	6	535	6	535								
20-49% MINORITY	1	66	1	66								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	5	744	5	744								
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	32	3305	28	2968			4	337				

DISCLOSURE TABLE 7-3: DISPOSITION OF APPLICATIONS TO REFINANCE LOANS ON 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	3	344	2	159					1	185		
10-19% MINORITY	2	342	2	342								
20-49% MINORITY	1	25	1	25								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	4	371	4	371								
UPPER INCOME	2	340	1	155					1	185		
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	2	159	2	159								
10-19% MINORITY	1	187	1	187								
20-49% MINORITY	1	25	1	25								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY	1	185							1	185		
10-19% MINORITY	1	155	1	155								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	6	711	5	526					1	185		

DISCLOSURE TABLE 7-4: DISPOSITION OF APPLICATIONS FOR HOME IMPROVEMENT LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	2	56	2	56								
10-19% MINORITY	1	20	1	20								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME												
MIDDLE INCOME	3	76	3	76								
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	2	56	2	56								
10-19% MINORITY	1	20	1	20								
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	3	76	3	76								

DISCLOSURE TABLE 7-6: DISPOSITION OF APPLICATIONS FROM NONOCCUPANTS FOR HOME-PURCHASE, HOME IMPROVEMENT, OR REFINANCING LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

Type of Census Tract 10/	Applications Received 20/		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
RACIAL/ETHNIC COMPOSITION 11/												
LESS THAN 10% MINORITY	4	365	4	365								
10-19% MINORITY	7	626	7	626								
20-49% MINORITY	4	249	4	249								
50-79% MINORITY												
80-100% MINORITY												
INCOME CHARACTERISTICS 12/ 13/												
LOW INCOME												
MODERATE INCOME	4	308	4	308								
MIDDLE INCOME	11	932	11	932								
UPPER INCOME												
INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/												
LOW INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
MODERATE INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY	2	150	2	150								
20-49% MINORITY	2	158	2	158								
50-79% MINORITY												
80-100% MINORITY												
MIDDLE INCOME												
LESS THAN 10% MINORITY	4	365	4	365								
10-19% MINORITY	5	476	5	476								
20-49% MINORITY	2	91	2	91								
50-79% MINORITY												
80-100% MINORITY												
UPPER INCOME												
LESS THAN 10% MINORITY												
10-19% MINORITY												
20-49% MINORITY												
50-79% MINORITY												
80-100% MINORITY												
SMALL COUNTY												
ALL OTHER TRACTS 21/												
TOTAL 14/	15	1240	15	1240								

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	15										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	15										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	15										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN	1										
50-79% OF MSA/MD MEDIAN	5										
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN	1										
120% OR MORE OF MSA/MD MEDIAN	8										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	4										
FEMALE	3										
JOINT (MALE/FEMALE)	8										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	12										
10-19% MINORITY	3										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME	2										
MIDDLE INCOME	8										
UPPER INCOME	5										

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED	REPORTED	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	PRICING DATA	PRICING DATA	3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	8 OR MORE	MEAN 30/	MEDIAN 31/
	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S		
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	1953									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	1953									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	1953									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN	81									
50-79% OF MSA/MD MEDIAN	306									
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN	215									
120% OR MORE OF MSA/MD MEDIAN	1351									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	365									
FEMALE	341									
JOINT (MALE/FEMALE)	1247									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	1598									
10-19% MINORITY	355									
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME	170									
MIDDLE INCOME	1039									
UPPER INCOME	744									

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							MEAN	MEDIAN
	#	#	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 - 8.99 #	9 - 9.99 #	10 OR MORE #			
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	1										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	1										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	1										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	1										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE	1										
FEMALE											
JOINT (MALE/FEMALE)											
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY											
10-19% MINORITY	1										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	1										
UPPER INCOME											

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED	REPORTED	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							
	PRICING DATA	PRICING DATA	5 - 5.99	6 - 6.99	7 - 7.99	8 - 8.99	9 - 9.99	10 OR MORE	MEAN 30/	MEDIAN 31/
	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S		
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	61									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	61									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	61									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	61									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE	61									
FEMALE										
JOINT (MALE/FEMALE)										
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY										
10-19% MINORITY	61									
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	61									
UPPER INCOME										

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/								HOEPA LOANS 17/
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN	#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	2										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	2										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	2										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	2										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE											
JOINT (MALE/FEMALE)	2										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1										
10-19% MINORITY	1										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	1										
UPPER INCOME	1										

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED	REPORTED	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA	
	PRICING DATA	PRICING DATA	3 - 3.99	4 - 4.99	5 - 5.99	6 - 6.99	7 - 7.99	8 OR MORE	MEAN 30/	MEDIAN 31/	LOANS 17/
	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S			\$000'S
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	240										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	240										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	240										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	240										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE											
JOINT (MALE/FEMALE)	240										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	85										
10-19% MINORITY	155										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	85										
UPPER INCOME	155										

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/	
	#	#	3 - 3.99 #	4 - 4.99 #	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 OR MORE #	MEAN	MEDIAN	#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	1										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)											
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	1										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	1										
OTHERS, INCLUDING HISPANIC											
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN											
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	1										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE											
JOINT (MALE/FEMALE)	1										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1										
10-19% MINORITY											
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	1										
UPPER INCOME											

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/
	\$000'S	\$000'S	3 - 3.99 \$000'S	4 - 4.99 \$000'S	5 - 5.99 \$000'S	6 - 6.99 \$000'S	7 - 7.99 \$000'S	8 OR MORE \$000'S	MEAN 30/ MEDIAN 31/	\$000'S
BORROWER CHARACTERISTICS										
RACE 5/										
AMERICAN INDIAN/ALASKA NATIVE										
ASIAN										
BLACK OR AFRICAN AMERICAN										
NAT HAWAIIAN/OTHER PACIFIC ISL										
WHITE	20									
2 OR MORE MINORITY RACES										
JOINT (WHITE/MINORITY RACE)										
RACE NOT AVAILABLE 6/										
ETHNICITY 7/										
HISPANIC OR LATINO										
NOT HISPANIC OR LATINO	20									
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)										
ETHNICITY NOT AVAILABLE 6/										
MINORITY STATUS 8/										
WHITE NON-HISPANIC	20									
OTHERS, INCLUDING HISPANIC										
INCOME 9/										
LESS THAN 50% OF MSA/MD MEDIAN										
50-79% OF MSA/MD MEDIAN										
80-99% OF MSA/MD MEDIAN										
100-119% OF MSA/MD MEDIAN										
120% OR MORE OF MSA/MD MEDIAN	20									
INCOME NOT AVAILABLE 6/										
GENDER 19/										
MALE										
FEMALE										
JOINT (MALE/FEMALE)	20									
GENDER NOT AVAILABLE 6/										
CENSUS TRACT CHARACTERISTICS 10/										
RACIAL/ETHNIC COMPOSITION 11/										
LESS THAN 10% MINORITY	20									
10-19% MINORITY										
20-49% MINORITY										
50-79% MINORITY										
80-100% MINORITY										
INCOME CHARACTERISTICS 12/ 13/										
LOW INCOME										
MODERATE INCOME										
MIDDLE INCOME	20									
UPPER INCOME										

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED PRICING DATA	REPORTED PRICING DATA	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA LOANS 17/	
	#	#	5 - 5.99 #	6 - 6.99 #	7 - 7.99 #	8 - 8.99 #	9 - 9.99 #	10 OR MORE #	MEAN	MEDIAN	#
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	1										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	1										
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	2										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	1										
OTHERS, INCLUDING HISPANIC	1										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	1										
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	1										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE											
JOINT (MALE/FEMALE)	2										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	1										
10-19% MINORITY	1										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	2										
UPPER INCOME											

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

BORROWER OR CENSUS TRACT CHARACTERISTICS	15/ NO REPORTED	REPORTED	PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/							HOEPA	
	PRICING DATA	PRICING DATA	5 - 5.99	6 - 6.99	7 - 7.99	8 - 8.99	9 - 9.99	10 OR MORE	MEAN 30/	MEDIAN 31/	LOANS 17/
	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S	\$000'S			\$000'S
BORROWER CHARACTERISTICS											
RACE 5/											
AMERICAN INDIAN/ALASKA NATIVE											
ASIAN											
BLACK OR AFRICAN AMERICAN											
NAT HAWAIIAN/OTHER PACIFIC ISL											
WHITE	36										
2 OR MORE MINORITY RACES											
JOINT (WHITE/MINORITY RACE)	20										
RACE NOT AVAILABLE 6/											
ETHNICITY 7/											
HISPANIC OR LATINO											
NOT HISPANIC OR LATINO	56										
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)											
ETHNICITY NOT AVAILABLE 6/											
MINORITY STATUS 8/											
WHITE NON-HISPANIC	36										
OTHERS, INCLUDING HISPANIC	20										
INCOME 9/											
LESS THAN 50% OF MSA/MD MEDIAN											
50-79% OF MSA/MD MEDIAN	20										
80-99% OF MSA/MD MEDIAN											
100-119% OF MSA/MD MEDIAN											
120% OR MORE OF MSA/MD MEDIAN	36										
INCOME NOT AVAILABLE 6/											
GENDER 19/											
MALE											
FEMALE											
JOINT (MALE/FEMALE)	56										
GENDER NOT AVAILABLE 6/											
CENSUS TRACT CHARACTERISTICS 10/											
RACIAL/ETHNIC COMPOSITION 11/											
LESS THAN 10% MINORITY	36										
10-19% MINORITY	20										
20-49% MINORITY											
50-79% MINORITY											
80-100% MINORITY											
INCOME CHARACTERISTICS 12/ 13/											
LOW INCOME											
MODERATE INCOME											
MIDDLE INCOME	56										
UPPER INCOME											

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

LOAN TYPE	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
TOTAL APPLICATIONS 28/							
CONVENTIONAL	31	1	6		1	2	
FHA							
VA							
FSA/RHS							
LOANS ORIGINATED							
CONVENTIONAL	27	1	5		1	2	
FHA							
VA							
FSA/RHS							
APPLICATIONS APPROVED BUT NOT ACCEPTED							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
APPLICATIONS DENIED							
CONVENTIONAL	4						
FHA							
VA							
FSA/RHS							
APPLICATIONS WITHDRAWN							
CONVENTIONAL			1				
FHA							
VA							
FSA/RHS							
FILES CLOSED FOR INCOMPLETENESS							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							
MEMO ITEM: SUBSET OF LOANS ORIGINATED							
PREAPPROVALS RESULTING IN ORIGINATIONS							
CONVENTIONAL			NA	NA	NA	NA	NA
FHA			NA	NA	NA	NA	NA
VA			NA	NA	NA	NA	NA
FSA/RHS			NA	NA	NA	NA	NA
LOANS SOLD							
CONVENTIONAL							
FHA							
VA							
FSA/RHS							

INSTITUTION: 0000010879 - 3 FIRST FARMERS STATE BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

PRICING INFORMATION	HOME PURCHASE		REFINANCE		HOME IMPROVEMENT		
	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	FIRST LIEN	JUNIOR LIEN	NO LIEN
1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES)							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED	15	1	2		1	2	NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA	2		1	2	NA
MANUFACTURED HOME OWNER OCCUPIED DWELLINGS							
INCIDENCE OF PRICING							
NO PRICING REPORTED 15/ PRICING REPORTED							NA
MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/)							NA
HOEPA STATUS							
HOEPA LOAN 17/	NA	NA					NA
NOT HOEPA LOAN	NA	NA					NA